

**JENKINS & CLAYMAN**

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IN THE MATTER OF:

Carolyn Brooks  
Debtor

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

CHAPTER 13 CASE NO. 22-15547-CMG

CERTIFICATION IN SUPPORT OF  
CONFIRMATION

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I, Ayla Brooks, by way of Certification hereby state:

1. I am the daughter of Carolyn Brooks, the Chapter 13 debtor, and am authorized to make this certification.

2. My mother has told me that her Chapter 13 Trustee has asked for information and verification from me on two separate issues.

3. The first issue is the contribution which I give to my mother as I reside in her home. I pay her \$600 in monthly rent and I pay her \$100 towards our cellphone bill. I have attached proof of my current income to this certification.

4. The second issue is the loan which I cosigned with my mother with OneMain financial. At the time, there was severe roof damage at our residence and my mother needed a loan in order to fix the roof. The only way she could get the loan was to have me as a cosigner. I understand my mother's Chapter 13 plan calls for this loan payment to be paid in full through the Chapter 13 process which I believe is fair because my mother always agreed that she would be the one paying back the loan which was taken out to fix the damage in our residence and she is the owner of our residence.

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I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: September 13, 2022

A handwritten signature in black ink that reads "Ayla Brooks". The signature is written in a cursive style and is positioned above a solid horizontal line.

Ayla Brooks, daughter of debtor